

**Notice of Allowability**

Application No.

09/693,568

Applicant(s)

PHILIP ET AL.

Examiner

Art Unit

Narayanswamy Subramanian

3624

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 4/12/2006.
2. ☒ The allowed claim(s) is/are 1-24.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date 6/18/2004.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |   |
|---|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)           |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                | 6. <input type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br>Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment                              |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material          | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance  |
|   | 9. <input type="checkbox"/> Other _____   |

### **DETAILED ACTION**

1. This communication is in response to Applicant's communications filed on February 8, 2006 and April 12, 2006. Amendments to claims 1, 8 and 17 have been entered. The examiner, in view of the amendments, withdraws the restriction of claims made in the last office action. Claims 1-24 are pending in this application.

#### ***Allowable Subject Matter***

2. The following is a statement of reasons for the indication of allowable subject matter:

3. The prior art of record (Field US Patent 6,073,104) teaches a system, a method and computer program product, stored on a computer readable medium, for managing financial assets including the steps of receiving and storing information regarding a pool of financial assets, segregating the financial assets into a first category and a second category according to a first set of abstraction rules that define a hierarchy of the first and second categories of financial assets; and segregate the financial assets contained within a first one of each of the first and second categories into asset classes according to a second set of abstraction rules that define a hierarchy of the asset classes.

Even though, the prior art of record teaches the above mentioned steps, the prior art of record fails to teach a system, a method and computer program product, stored on a computer readable medium, for managing financial assets including the steps of abstracting information regarding a subgroup of the financial assets within the pool according to at least a first abstraction rule of the first set of abstraction rules, the first abstraction rule defining the subgroup according to user-defined specifications for purchasing financial assets and providing information electronically regarding individual financial assets within the subgroup of the pool

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according to at least a second abstraction rule of either the first set or the second set of abstraction rules stored electronically on a computer, the second abstraction rule defining at least one of the individual financial assets according to user-defined specifications for purchasing financial assets. For these reasons claims 1, 8 and 17 are deemed to be allowable over the prior art of record, and claims 2-7, 9-16 and 18-24 are allowed by dependency.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

### ***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

(a) Cohn et al (US Patent 6,430,733 B1) (August 6, 2002) Contextual Based Groundrule Compensation Method of Mask Data set Generation

(b) Skeirik et al (US Patent 4,884,217) (November 28, 1989) Expert Rule System with Three Classes of Rules

(c) Maulsby et al (US Patent 5,710,894) (January 20, 1998) Dynamic Classes and Graphical User Interface for Same

(d) Briscoe et al (US Patent 5,920,870) (July 6, 1999) Multi-Layer Abstraction Bucket Mechanism

(e) Campbell et al (US Patent 6,856,970 B1) (February 15, 2005) Electronic Financial Transaction System

(f) Graff (US Patent 6,192,347 B1) (February 20, 2001) System and Methods for Computing to Support Decomposing Property into Separately Valued Components

(g) Graff (US Patent 6,167,384) (December 26, 2000) Augmented System and Methods for Computing to Support Fractional Contingency Interests in Property

(h) Chen et al "Data Mining: An Overview from a Database Perspective", Knowledge and Data Engineering, IEEE Transactions, December 1996, Volume 8, Issue 6 pages 866-883

(i) Dhar et al "Abstract- driven Pattern Discovery in Databases", Knowledge and Data Engineering, IEEE Transactions, December 1993, Volume 5, Issue 6 pages 926-938

(j) Ikeda et al (JP 408251163 A) (September 27, 1996) Network Controlling Method

(k) Monzen et al (JP 363220370 A) (September 13, 1988) Automatic Layer Recognizing System for CAD Data Based on Knowledge

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (571) 272-6747. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR

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system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Dr. N. Subramanian *N.S.*  
June 7, 2006



**HANI M. KAZIMI**  
**PRIMARY EXAMINER**